

Fig. 1
Prior Art

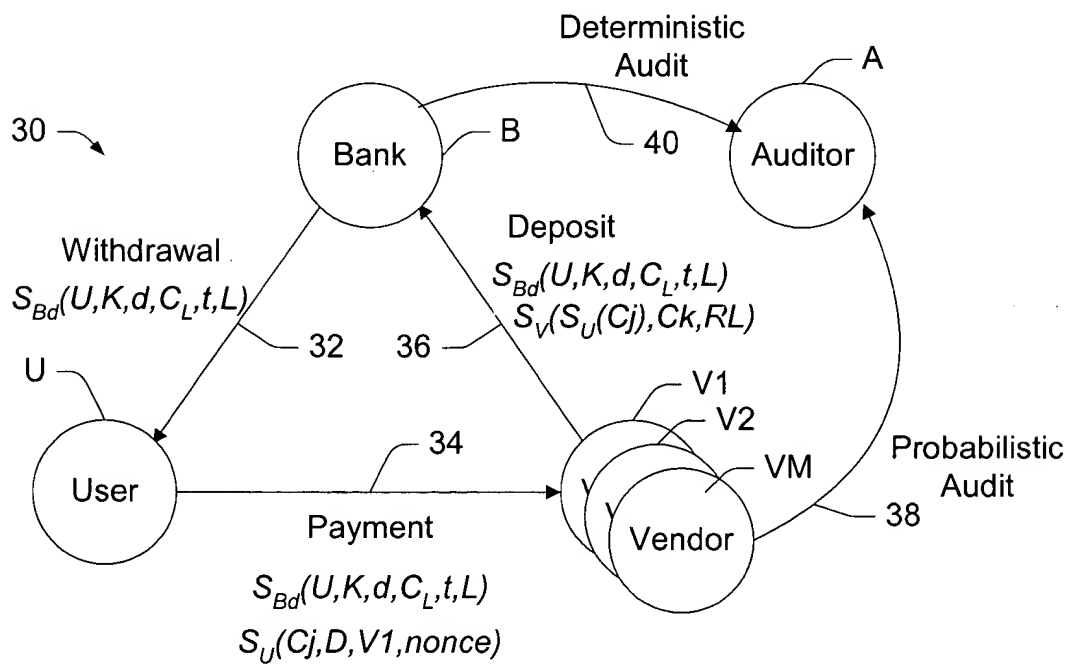


Fig. 2

606211-1001.5460

Withdrawal

User U

Bank B

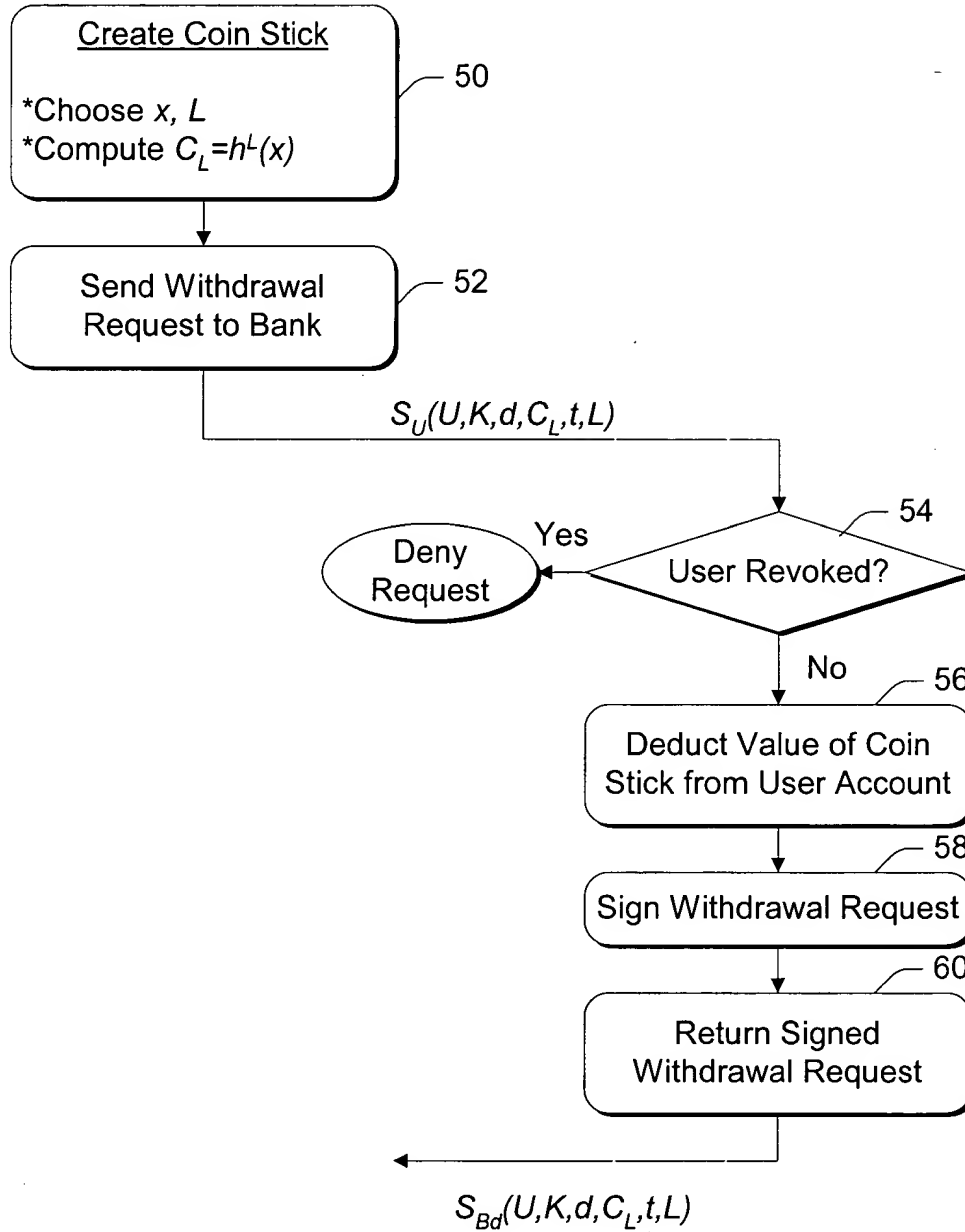
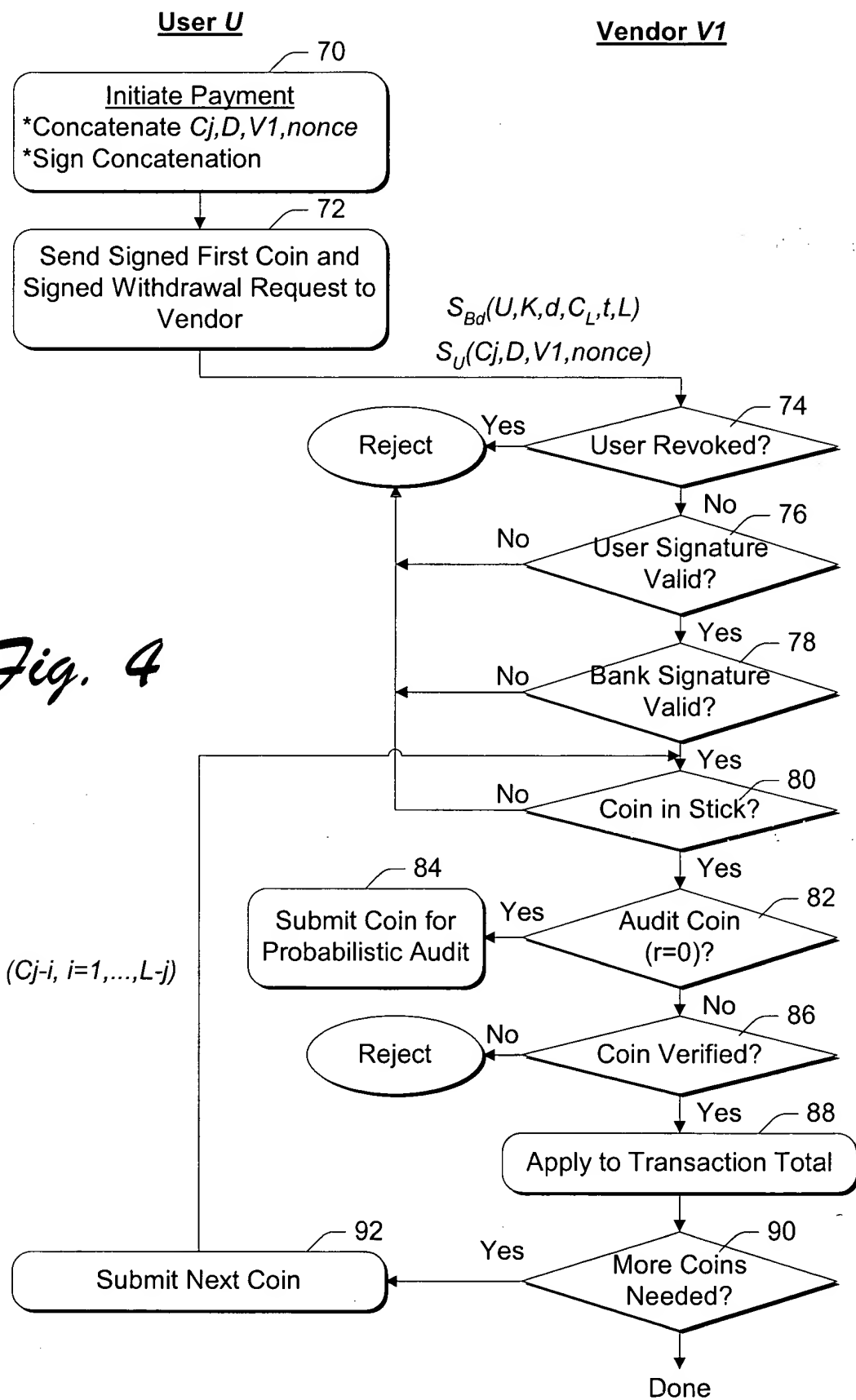
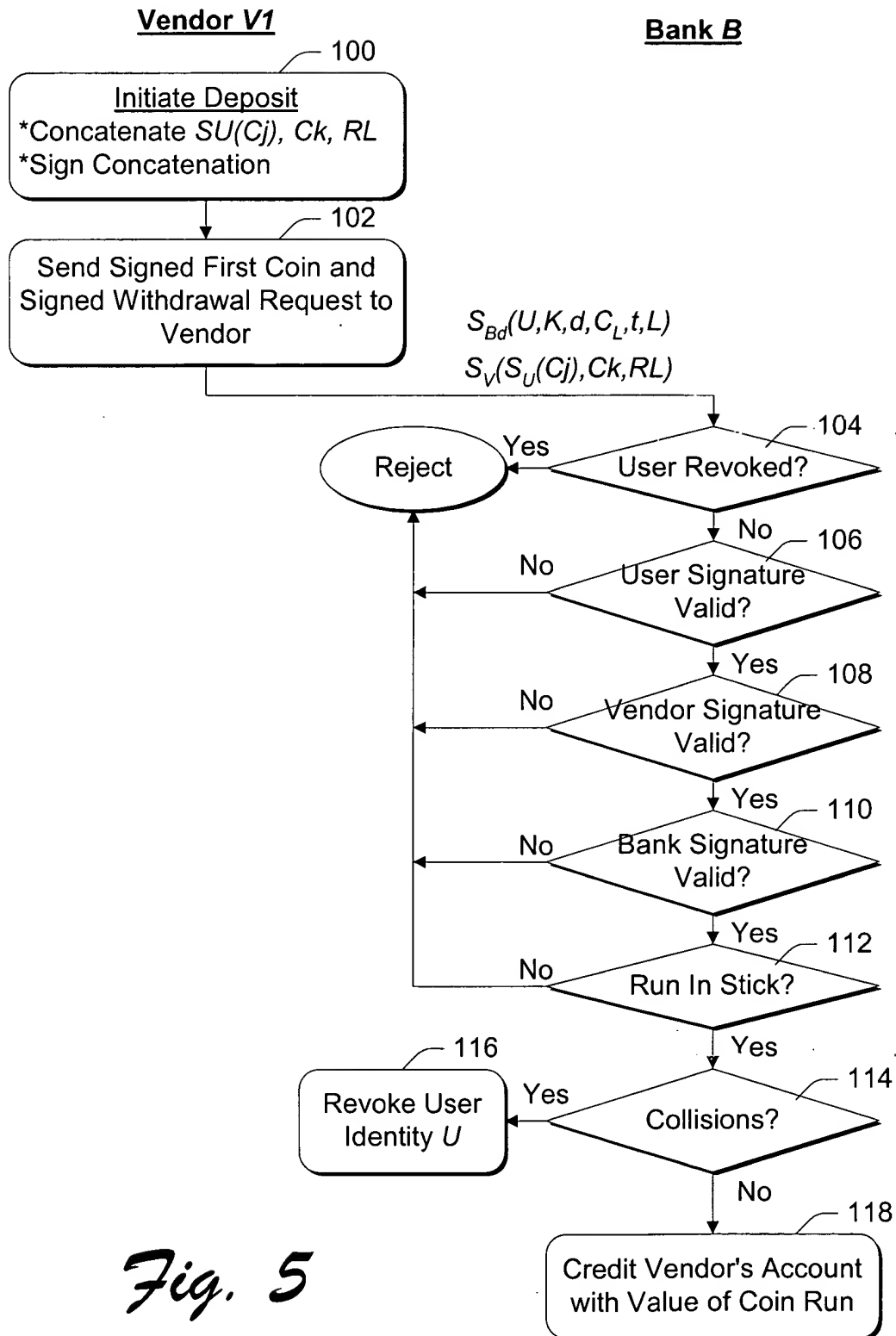


Fig. 3

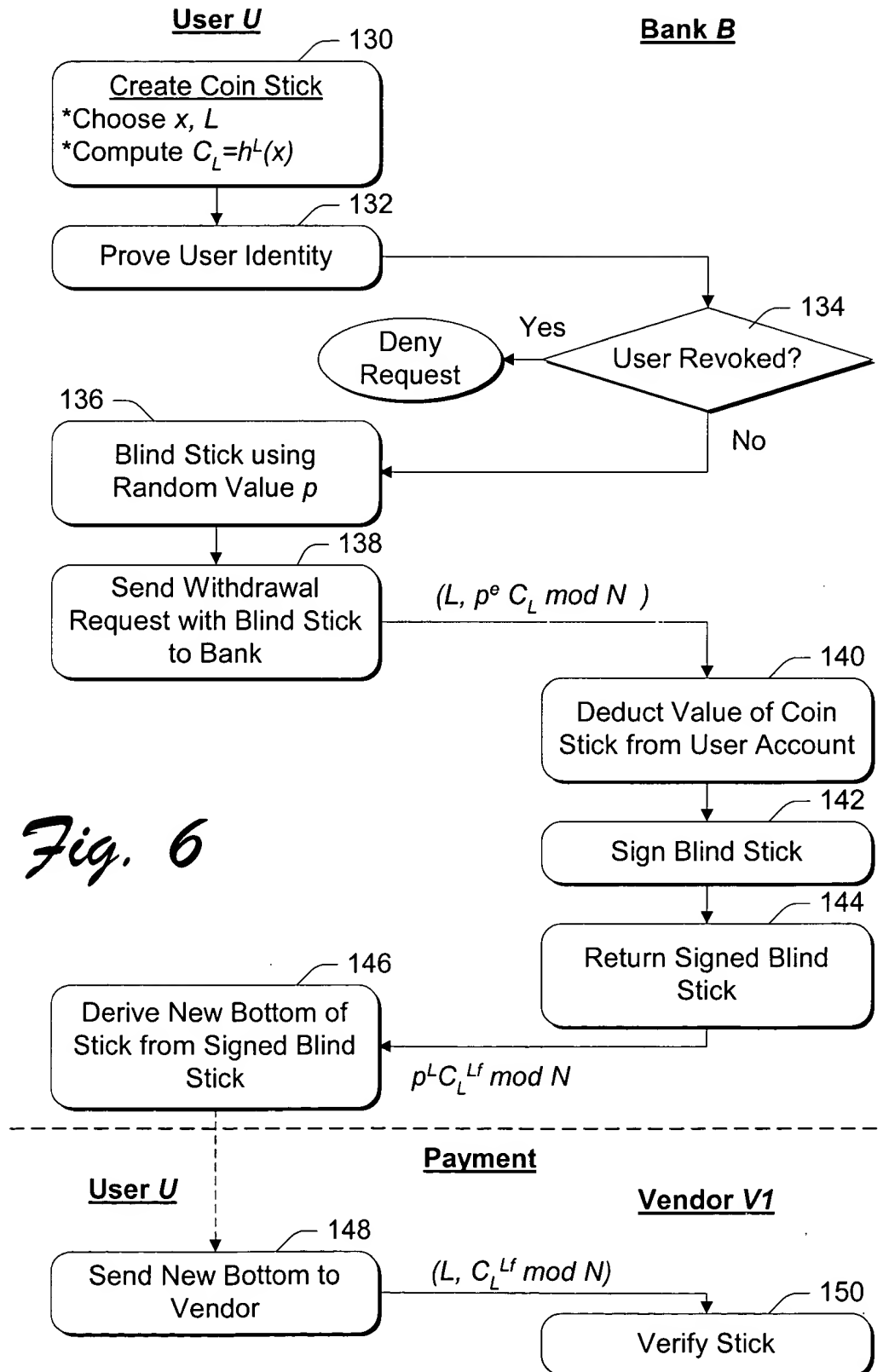
Payment



Deposit



Blind Withdrawal



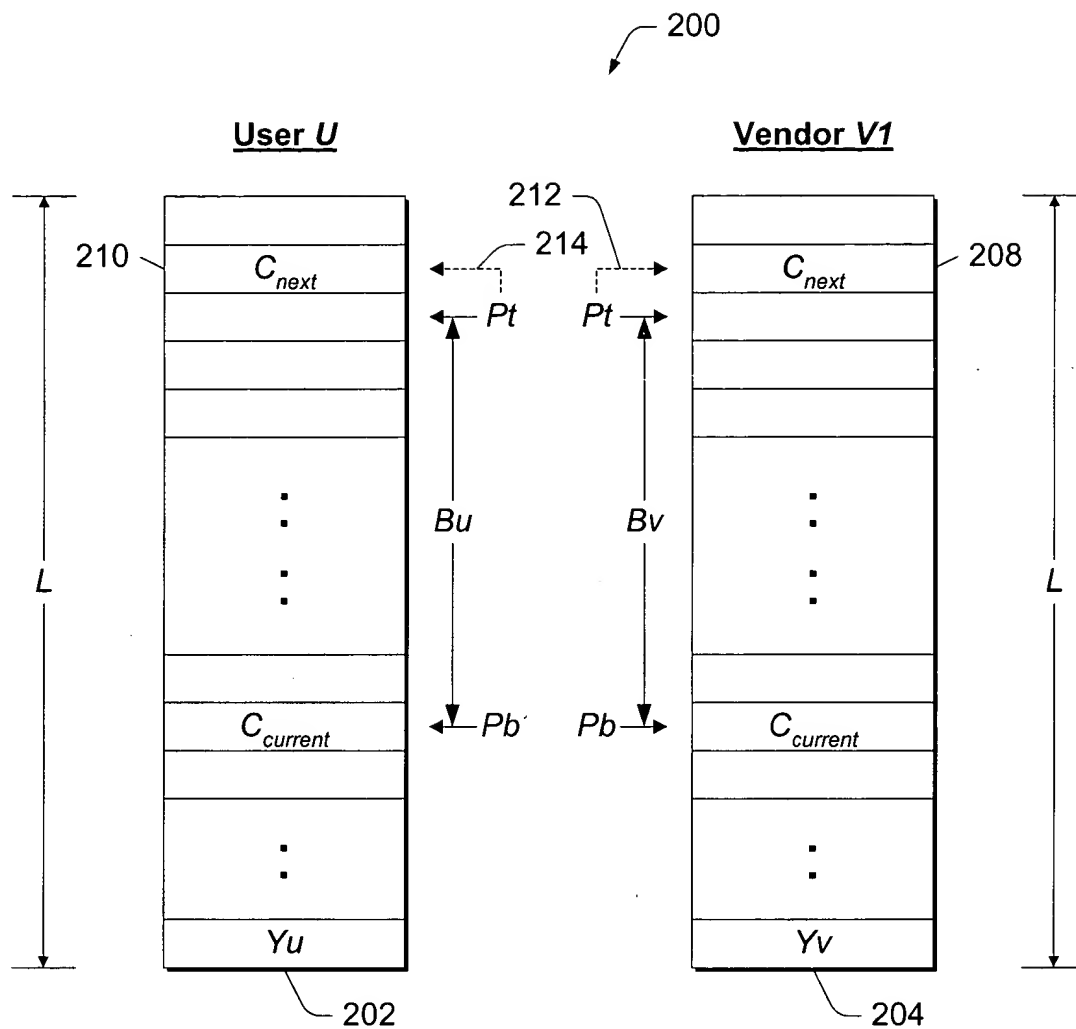


Fig. 7

Coupon Handling

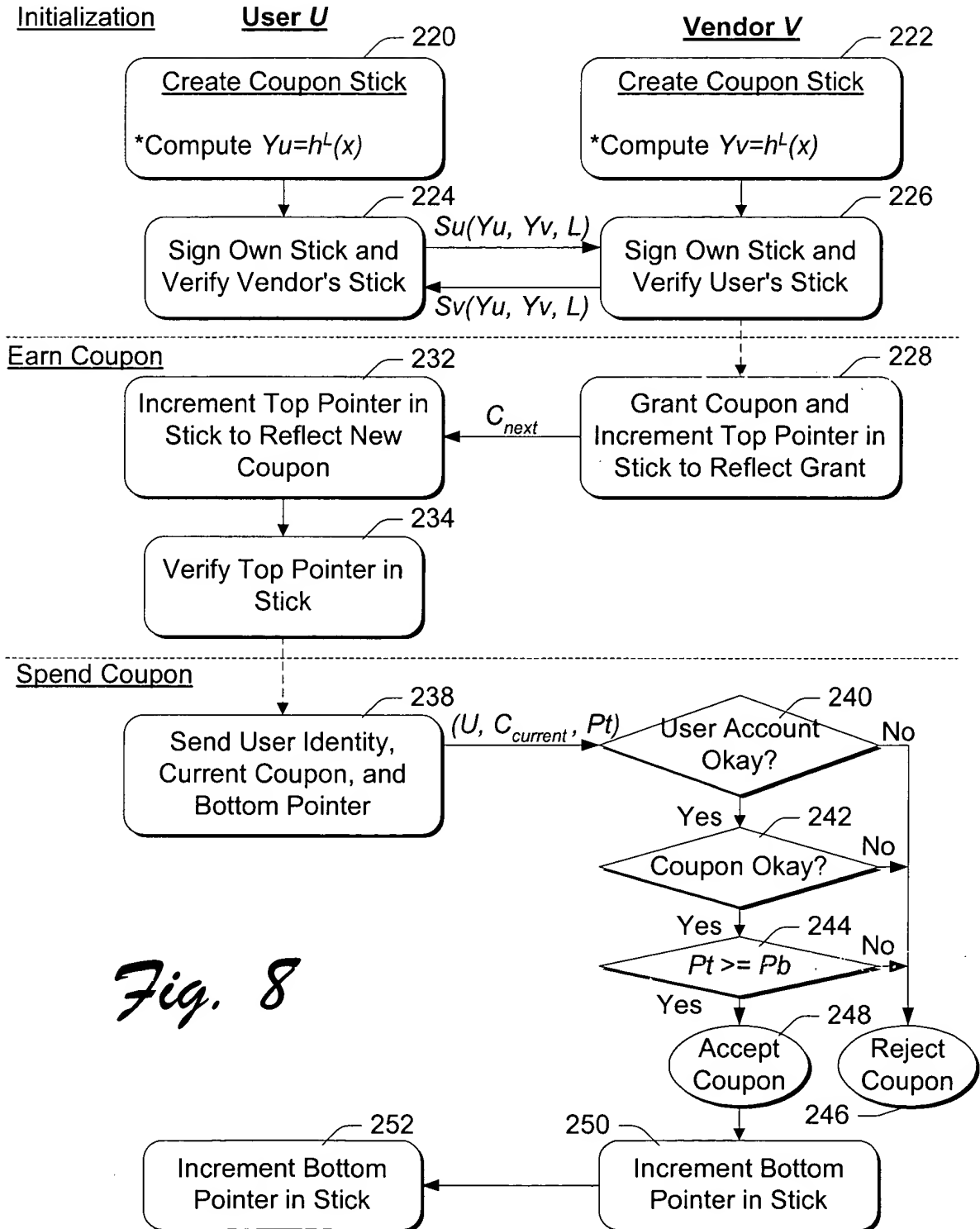


Fig. 8

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

MS1-306US

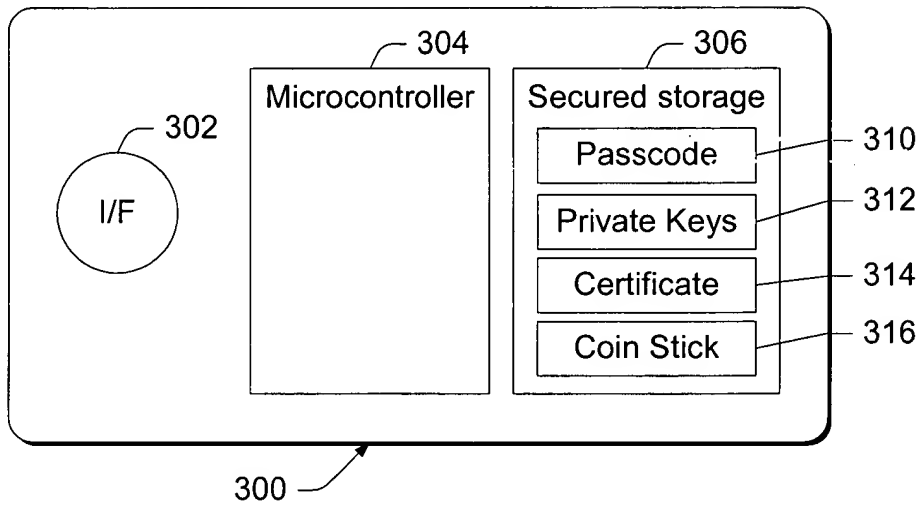


Fig. 9

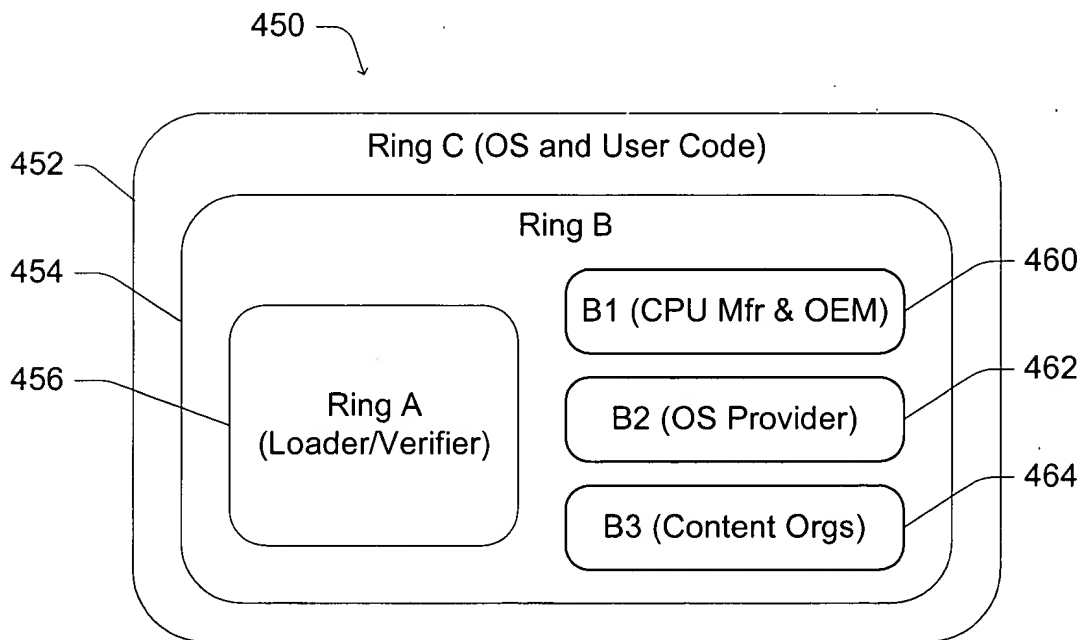
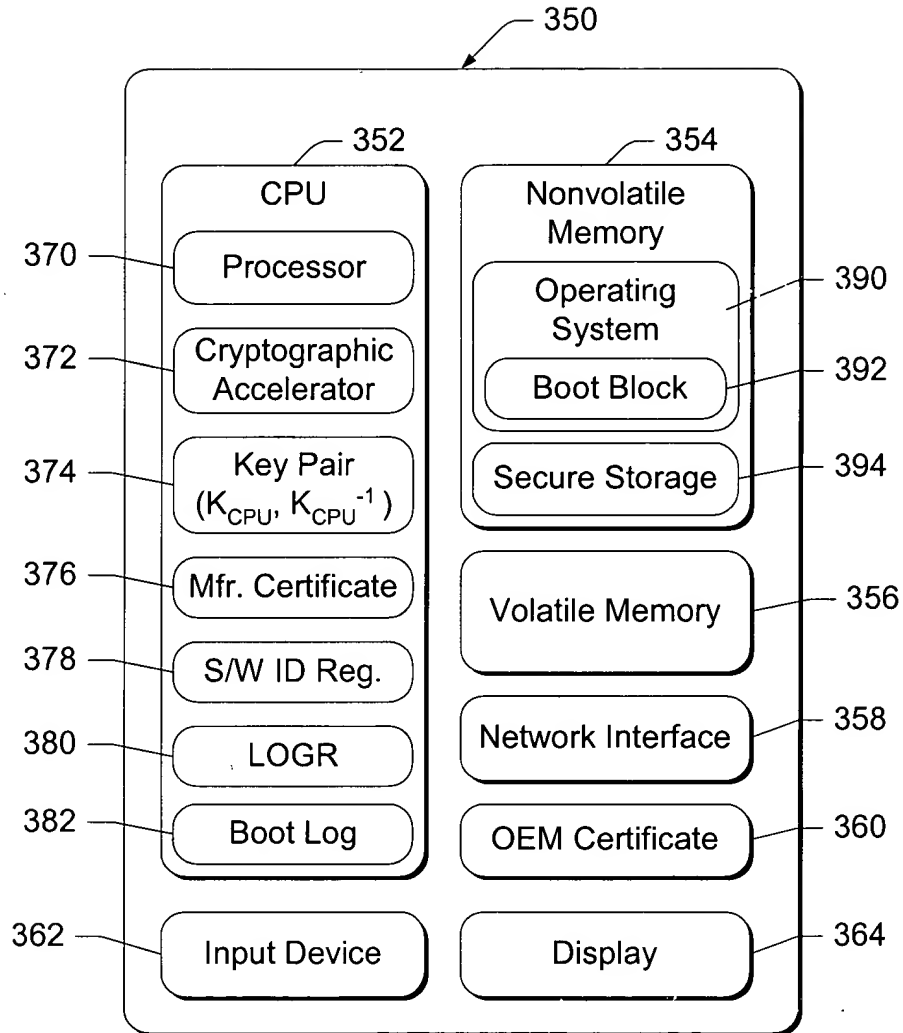


Fig. 12

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

*Fig. 10*

APPROVED	O.G. FIG.	
BY	CLASS	SUBCLASS
DRAFTSMAN		

MS1-306US

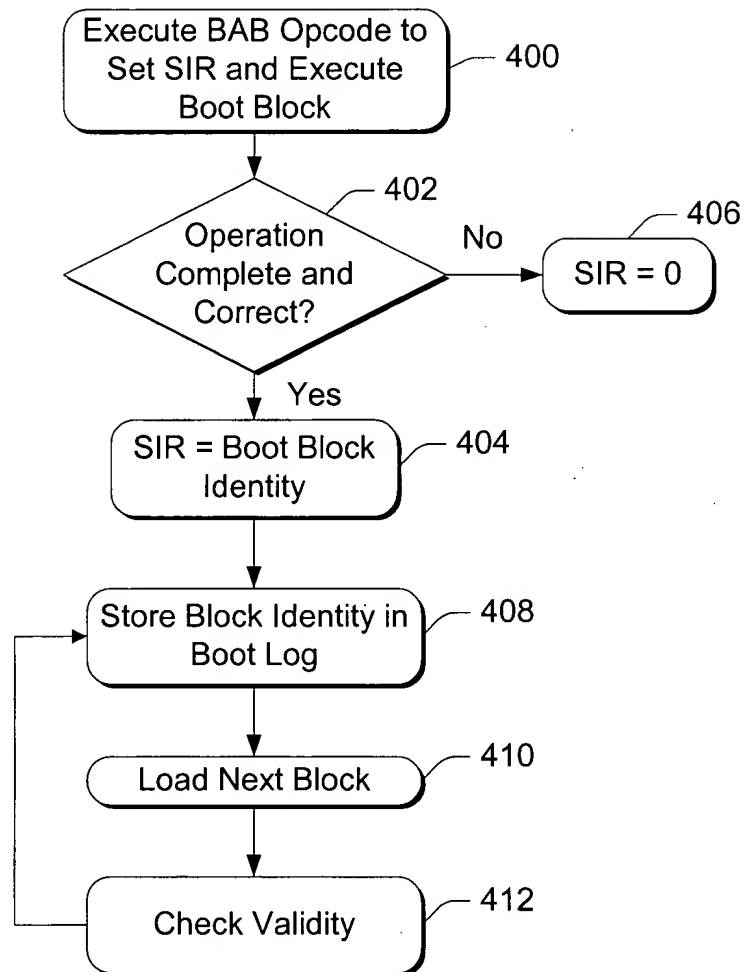


Fig. 11